

Abstract

09/196963

5 A universal charity card system having a universal charity card which identifies
a customer-benefactor and a charity by coded information. A merchant computer
system which reads the universal charity card's coded information and computes
charitable contribution as a percent of sales to the customer-benefactor and stores in a
merchant database data on the customer-benefactor identification, the charity
identification, merchant identification and charitable contribution. A central computer
10 system which pre-stores merchant's bank electronic fund transfer identification,
charity's bank electronic fund transfer identification, and links to the merchant
computer system for the purpose of downloading the merchant database, whereby, it
downloads the merchant database and initiates a debit electronic fund transfer to the
merchant's bank for an amount equal to the charitable contribution and a credit
15 electronic fund transfer to charity's bank for an amount equal to the charitable
contribution.

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